

**Illinois Department of Revenue
Regulations**

Title 86 Part 105 Section 105.620 Direct Deposit Responsibilities
--

TITLE 86: REVENUE

PART 105

ELECTRONIC FILING OF ILLINOIS INDIVIDUAL INCOME TAX RETURNS

Section 105.620 Direct Deposit Responsibilities

Electronic filers who function as electronic return originators as defined in Section 105.200(a) must:

- a) Assure that the taxpayer is aware of all the general information regarding a direct deposit;
- b) Not charge a separate fee for direct deposit;
- c) Accept any direct deposit authorization to any eligible financial institution designated by the taxpayer. For the purpose of direct deposit of tax refunds, eligible financial institution is defined as a state or national bank, savings and loan association, mutual savings bank, or credit union that accepts direct deposits (sometimes called electronic funds transfers). "State" includes all states in the United States and their political subdivisions, and the District of Columbia;
- d) Assure that the taxpayer qualifies for direct deposit; to qualify for direct deposit a taxpayer must:
 - 1) Have the return electronically filed by an electronic return originator who is accepted in the Illinois program; and
 - 2) Provide to the electronic return originator proof of account from the financial institution that the taxpayer designates to receive the direct deposit. The account specified to receive the direct deposit must be in the taxpayer's name;
- e) Obtain proof of account from the taxpayer. Acceptable proof of account is a check (a photocopy is acceptable) or a form, report or statement generated by the financial institution. A deposit slip is not an acceptable proof of account. The proof of account document must contain the following preprinted information:
 - 1) Account name (name as on the account in the records of the financial institution);
 - 2) Account number;
 - 3) Name of financial institution or branch name; and

- 4) Routing transit number (RTN) of the financial institution;
- f) Verify that the taxpayer's direct deposit information on Form IL-8453 is correct, and that the information entered is the information that is transmitted in the electronically filed IL-1040; and
- g) Caution the taxpayer that once the electronic return has been acknowledged as accepted by the Department, the direct deposit authorization cannot be rescinded, nor can changes be made to the routing transit number of the financial institution or the taxpayer's account number.

(Source: Added at 21 Ill. Reg. 2362, effective February 3, 1997)